Case 19-27085-MBK Doc 50 Filed 02/06/20 Entered 02/07/20 00:29:37 Desc Imaged Certificate of Notice Page 1 of 5

Form 132 - 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 19-27085-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Temeko R. Foster Michelle R. Foster

dba Wow Your Ideas 400 Maple Grove Boulevard 400 Maple Grove Boulevard Lumberton, NJ 08048

Lumberton, NJ 08048

Social Security No.: xxx-xx-4312

xxx-xx-0661

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 3/11/20 Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: February 4, 2020

JAN: vpm

Jeanne Naughton

Clerk, U. S. Bankruptcy Court

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Certificate of Notice Page 2 of 5
United States Bankruptcy Court
District of New Jersey

In re: Temeko R. Foster Michelle R. Foster Debtors

Case No. 19-27085-MBK Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4 Date Rcvd: Feb 04, 2020 Form ID: 132 Total Noticed: 71

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.	
db/jdb cr	+Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618 +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518476354	
518446180 518446182	+Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
518530184 518446186	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367)
518446194	++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 (address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)
518446188 518529883 518446192 518446195	+Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
518446204	Saint Louis, MO 63179-0040 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837
518446205 518487247	+Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610 +Joann Moody, 51 Pageant Lane, Willingboro, NJ 08046-2703
518565983	+LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
518446209 518585813	+Loancare, PO Box 8068, Virginia Beach, VA 23450-8068 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585814	+MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518446211	+Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
518524875 518446212	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518446216	+RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518446217 518521599	+Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
	(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
518446218	+Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
518446224 518446225	+Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518446227	+Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
518518215 518446228	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913
Notice by smg	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2020 23:45:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2020 23:45:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
518446178	Newark, NJ 07102-5235 +E-mail/Text: backoffice@affirm.com Feb 04 2020 23:46:36 Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518549291	+E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 04 2020 23:46:34 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 73134-2500
518446191	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 23:42:14 Capital One, Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
518446189	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 23:41:38 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518446196	+E-mail/Text: documentfiling@lciinc.com Feb 04 2020 23:44:43 Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
518446197	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 04 2020 23:45:31 Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518446198	+E-mail/Text: convergent@ebn.phinsolutions.com Feb 04 2020 23:46:15 Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
518446199	+E-mail/PDF: creditonebknotifications@resurgent.com Feb 04 2020 23:41:43
518446200	E-mail/PDF: DellBKNotifications@resurgent.com Feb 04 2020 23:43:01 Dell Financial Services, Bankrupcty, 1 Dell Way, Round Rock, TX 78682

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
518565898
                   E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:44
                    Department Stores National Bank,
                                                             c/o Quantum3 Group LLC, PO Box 657,
                    Kirkland, WA 98083-0657
518446201
                  +E-mail/Text: mrdiscen@discover.com Feb 04 2020 23:44:52
                                                                                            Discover, PO Box 71084,
                    Charlotte, NC 28272-1084
518446202
                  +E-mail/Text: mrdiscen@discover.com Feb 04 2020 23:44:52
                                                                                            Discover Financial.
                                                                                                                     Po Box 3025.
                    New Albany, OH 43054-3025
                  +E-mail/Text: dplbk@discover.com Feb 04 2020 23:46:15
518446203
                                                                                       Discover Personal Loan,
                  Attention: Bankruptcy, Po Box 30954, Salt Lake C +E-mail/Text: dplbk@discover.com Feb 04 2020 23:46:15
                                                                     Salt Lake City, UT 84130-0954
                                                                                        Discover Personal Loans,
518509609
                    PO Box 30954,
                                       Salt Lake City, UT 84130-0954
518504029
                   E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 04 2020 23:42:15
                    Fair Square Financial LLC,
                                                       Resurgent Capital Services,
                                                                                          PO Box 10368,
                    Greenville, SC 29603-0368
                  +E-mail/Text: fggbanko@fgny.com Feb 04 2020 23:44:53 Forster Garbus & Garbus,
518446206
                    7 Banta Place, Hackensack, NJ 07601-5604
                  E-mail/Text: cio.bncmail@irs.gov Feb 04 2020 23:45:08 Internal Revenue Servic Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 +E-mail/Text: bncnotices@becket-lee.com Feb 04 2020 23:44:55 Kohls/Capital One Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
518446207
                                                                                         Internal Revenue Service,
518446208
                                                                                                Kohls/Capital One,
518553547
                   E-mail/PDF: resurgentbknotifications@resurgent.com Feb 04 2020 23:42:23
                                                                                                               LVNV Funding, LLC,
                  Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 04 2020 23:41:47
518446210
                    LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
                  +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 04 2020 23:41:32
518446213
                                                                                                            Ollo Card Services,
                   Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222

E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 23:42:55

Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, N
E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 23:58:11
518539197
                                                                                                            Norfolk VA 23541
518446214
                    Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 23:58:47 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 4
518529367
                    Norfolk VA 23541
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 04 2020 23:42:55
518529414
                  Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541 +E-mail/Text: bankruptcy@pseg.com to 04 2020 23:44:47 PSE&G Bankruptcy Department,
518446215
                                     Cranford, NJ 07016-0490
                    PO Box 490,
518452044
                   E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:44
                    Quantum3 Group LLC as agent for,
                                                             Crown Asset Management LLC,
                                                                                                   PO Box 788,
                    Kirkland, WA 98083-0788
518452029
                   E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:44
                                                                                        PO Box 788, Kirkland, WA 98083-0788
                    Quantum3 Group LLC as agent for, Icon Equities LLC,
518452028
                   E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:44
                  Quantum3 Group LLC as agent for, MOMA Funding LLC, +E-mail/Text: bncmail@w-legal.com Feb 04 2020 23:46:02
                                                                                       PO Box 788,
                                                                                                        Kirkland, WA 98083-0788
518459730
                                                                                        SYNCHRONY BANK,
                  c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, +E-mail/PDF: gecsedi@recoverycorp.com Feb 04 2020 23:42:07
                                                                                            Seattle, WA 98121-3132
518446220
                                                                                               Syncb/PLCC,
                                                                                                              Attn: Bankruptcy,
                    Po Box 965064, Orlando, FL 32896-5064
518449168
                  +E-mail/PDF: gecsedi@recoverycorp.com Feb 04 2020 23:41:31
                                                                                               Synchrony Bank,
                    c/o of PRA Receivables Management, LLC, PO Box 41021,
                                                                                          Norfolk, VA 23541-1021
518559131
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518446221
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518446223
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518446222
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                  Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 04 2020 23:43:18
518550609
                                                                                                     Verizon,
                    by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
                                                                                                                TOTAL: 39
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                   Affirm Incorporated, Po Box 720, Affirm Incorporated, Po Box 720,
518487217*
                                                                                San Francisco, CA 94104-0720
                  +Affirm Inc,
                  +Affirm Inc,
518446179*
                                                                                 San Francisco, CA 94104-0720
518487216*
                  +Affirm Inc.
                                    Affirm Incorporated,
                                                                Po Box 720,
                                                                                San Francisco, CA 94104-0720
518446181*
                  +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
                  +Amex,
                            Correspondence, Po Box 981540,
                                                                     El Paso, TX 79998-1540
El Paso, TX 79998-1540
518487218*
518487219*
                  + Amex,
                            Correspondence,
                                                  Po Box 981540,
                 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
518487220*
                  (address filed with court: Bank of America, PO Box 982235,
                                                                                               El Paso, TX 79998)
518446185*
                 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
                  (address filed with court: Bk Of Amer, Po Box 982238,
                                                                                         El Paso, TX 79998)
                 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518487223*
518446184*
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518487221*
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518487222*
                  +Bank Of America,
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Page 3 of 4

Date Royd: Feb 04, 2020

User: admin

District/off: 0312-3

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Form ID: 132
                                                                                        Total Noticed: 71
                ***** BYPASSED RECIPIENTS (continued) *****
                  ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
518446187*
                          Woodland Hills, CA 91367)
                     ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
518487224*
                          Woodland Hills, CA 91367)
                     ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
518487225*
                          Woodland Hills, CA 91367)
                     ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 (address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)
518487232*
                      +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
+Capital One, Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
518487226*
518487229*
                      +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
+Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
+Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
518446190*
518487227*
                      +Capital One,
518487228*
                      +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
+Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
+Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
518446193*
518487230*
518487231*
                       +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
518487233*
                         Saint Louis, MO 63179-0040
                       +Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
518487234*
                       +Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
+Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
518487235*
518487236*
518487237*
                       +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873,
                                                                                                                           Las Vegas, NV 89193-8873
                     ++DELL FINANCIAL SERVICES, PO BOX 81577, AUSTIN TX 78708-1577 (address filed with court: Dell Financial Services, Bankrupcty,
518487238*
                                                                                                        Bankrupctv.
                                                                                                                              1 Dell Way.
                         Round Rock, TX 78682)
                     ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577

(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
518564853*
                          PO Box 10390, Greenville, SC 29603-0390)
                       +Discover, PO Box 71084, Charlotte, NC 28272-1084
518487240*
                       +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518487241*
                       +Discover Personal Loan, Attention: Bankruptcy, Po Box 30954,
                         Salt Lake City, UT 84130-0954
                                                                                    Newtown, CT 06470-0837
518487242*
                       +Eastern Account System, PO Box 837,
                      +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
+Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
Internal Revenue Service Centralized Transport
518487243*
518487244*
518487245*
                        Internal Revenue Service,
                                                                  Centralized Insolvency Operations, PO Box 7346,
                         Philadelphia, PA 19101-7346
518487246*
                        Internal Revenue Service, Centralized Insolvency Operations,
                         Philadelphia, PA 19101-7346
                      +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
+LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
518487250*
                      +Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
+Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
518487249*
518487251*
518487252*
                       +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
                         Dallas, TX 75266-0360
                     +Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY: +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box
518487253*
                                                                                                              Old Bethpage, NY 11804-9222
518487254*
                          Norfolk, VA 23541)
518487255*
                       +PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
                       +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518487256*
                       +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
518487257*
518446219*
                     ++STATE OF NEW JERSEY,
                          TRENTON NJ 08646-0245
                     (address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602) ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
518487259*
                       (address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602) +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
518487258*
                      +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
+Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
+Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
+Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518487260*
518487261*
518487263*
518487262*
                       +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
518487264*
                      +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
518446226*
518487265*
518487266*
                   +Visa begt Sole National Bank/Macy S, Acth. Bank/Macy S, Hast Hulls Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
518487267*
518487268*
518446183
                                                                                                                                          TOTALS: 0, * 62, ## 1
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Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Case 19-27085-MBK Doc 50 Filed 02/06/20 Entered 02/07/20 00:29:37 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0312-3 User: admin Page 4 of 4 Date Royd: Feb 04, 2020 Form ID: 132 Total Noticed: 71

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:
Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor MEB Loan Trust IV dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Douglas J. McDonough on behalf of Creditor Bank of America, NA DMcDonough@flwlaw.com on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com, Lee Martin Perlman

mcdoherty@ecf.courtdrive.com

Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com

Nicholas V. Rogers on behalf of Creditor Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com Nicholas V. Rogers LOANCARE, LLC nj.bkecf@fedphe.com

LOANCARE, LLC nj.bkecf@fedphe.com Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10